

**Bank Holding Companies and Foreign Banking Organizations which
have effectively elected to become or be treated as Financial Holding
Companies as of March 11, 2000¹**

Acadiana BancShares, Inc., Lafayette, Louisiana
Admiralty Bancorp, Inc., Palm Beach Gardens, Florida
Aliant Financial Corp., Alexander City, Alabama
Australia and New Zealand Banking Group, Ltd., Melbourne, Australia
The Banc Corporation, Birmingham, Alabama
BancFirst Corporation, Oklahoma City, Oklahoma
BancFirst Ohio Corp., Zanesville, Ohio
BancMidwest Corporation, St. Paul, Minnesota
Banco Santander Central Hispano S.A., Madrid, Spain
Bancshares of Missouri, Inc., Kearney, Missouri
Bank of America Corporation, Charlotte, North Carolina
Brannen Banks of Florida, Inc., Inverness, Florida
Canadian Imperial Bank of Commerce, Toronto, Canada
Caymen Investment Company Omega, George Town, Caymen Islands
Central Progressive Bancshares, Inc., Hammond, Louisiana
Century Bancshares, Inc., Gainesville, Missouri
CERA Stichting VZW, Leuven, Belgium (KBC Bank NV, Brussels, Belgium)
Charter One Financial, Inc., Cleveland, Ohio
Chase Manhattan Corporation, New York, New York
Citigroup, New York, New York
Citizens Bancorp, Covallis, Oregon
Citizens Financial Corp., Midwest City, Oklahoma
Colonial Banc Corp., Eaton, Ohio
Commercial Bancshares, Inc., Texarkana, Arkansas
Commercial Capital Corp., Dekalb, Mississippi
Commercial National Financial Corporation, Latrobe, Pennsylvania
Community Bankshares, Inc., Cornelia, Georgia
Community National Corporation, Grand Forks, North Dakota
Compass Bancshares, Inc., Birmingham, Alabama
Cortland Bancorp, Cortland, Ohio

¹ This list includes only top-tier filers. Some of these companies have second-tier bank holding companies or foreign banks that have also elected to become or to be treated as financial holding companies.

Cullen/Frost Bankers, Inc., San Antonio, Texas
Den Danske Bank Aktieselskab, Copenhagen, Denmark
Doral Financial Corporation, San Juan, Puerto Rico
Elk River Bancshares, Elk River, Minnesota
Eggemeyer Advisory Corp., Rancho Santa Fe, California
F & M Bank Corp., Timberville, Virginia
FCB Bankshares, Inc., Cullman, Alabama
First BancShares of Cold Spring, Cold Spring, Minnesota
First Community Bancorp, Beecher, Illinois
First Company, Powell, Wyoming
First Financial Bancorp, Hamilton, Ohio
First Gilmer Bankshares, Gilmer, Texas
First Mutual of Richmond, Inc., Richmond, Indiana
First Okmulgee Corporation, Okmulgee, Oklahoma
First Pryor Bancorp, Pryor, Oklahoma
First Security Corporation, Salt Lake City, Utah
First State BancShares, Inc., Scottsbluff, Nebraska
First Tennessee National Corporation, Memphis, Tennessee
First Union Corporation, Charlotte, North Carolina
Firststar Corporation, Milwaukee, Wisconsin
Fleet Boston Corporation, Boston, Massachusetts
Florence Bancorporation, Inc., Florence, Wisconsin
Foresight Financial Group, Inc. Rockford, Illinois
Forrest City Financial Corp., Forrest City, Arkansas
GBC Bancorp, Los Angeles, California
Graff Family, Inc., McCook, Nebraska
Grange National Banc Corporation, Laceyville, Pennsylvania
Gulf West Banks, Inc., St. Petersburg, Florida
Haviland Bancshares, Inc., Haviland, Kansas
HBancorporation, Inc., Lawrenceville, Illinois
Hibernia Corporation, New Orleans, Louisiana
Honor Bancorp Inc., Honor, Michigan
HSBC Holdings plc, London, United Kingdom
Huntington Bancshares, Incorporated, Columbus, Ohio
IBT Bancorp, Inc., Mt. Pleasant, Michigan
International Bancshares Corporation, Laredo, Texas
J.P. Morgan & Co., Incorporated, New York, New York
KeyCorp, Cleveland, Ohio
Krey Co. Ltd., Pratt, Kansas
LCNB Corp., Lebanon, Ohio

Lea County Bancshares, Inc., Hobbs, New Mexico
Liberty Shares, Inc., Hinesville, Georgia
Lincoln Investment Company, Lenox, South Dakota
LNB Bancorp, Inc., Lorain, Ohio
M & P Community Bancshares, Inc., Newport, Arkansas
The Marquette National Company, Marquette, Nebraska
Mellon Financial Corporation, Pittsburgh, Pennsylvania
Merchant's & Manufacturers Bancorporation, Inc., New Berlin, Wisconsin
Merrill Merchants Bancshares, Inc., Bangor, Maine
Mid Iowa Bancshares Company, Algona, Iowa
Midwest Bankers' Bancorporation, Inc., Jefferson City, Missouri
MNB Bancshares, Inc., Malvern, Arkansas
Nacogdoches Commercial Bancshares, Inc., Nacogdoches, Texas
National Bancshares Corporation of Texas, San Antonio, Texas
Newburg Insurance Agency, Inc., Newburg, Missouri
Oxford Financial Corporation, Addison, Illinois
Penseco Financial Services Corporation, Scranton, Pennsylvania
Pinnacle Bancorp, Inc., Central City, Nebraska
Platte Valley Financial Service Companies, Scottsbluff, Nebraska
PNC Bank Corp., Pittsburgh, Pennsylvania
Pointe Financial Corporation, Boca Raton, Florida
Republic Bancorp, Inc., Louisville, Kentucky
Royal American Corporation, Inverness, Illinois
Royal Bank of Canada, Montreal, Canada
RSNB Bancorp, Rock Springs, Wyoming
Security Financial Services, Inc., Hibbing, Minnesota
Simmons First National Corporation, Pine Bluff, Arkansas
SouthTrust Corporation, Birmingham, Alabama
State Street Corporation, Boston, Massachusetts
Stichting Prioriteit ABN AMRO Holding, Amsterdam, The Netherlands
Stratton Bancshares, Inc., Stratton, Colorado
Suntrust Banks Inc., Atlanta, Georgia
Superior Financial Holding Corporation, Two Harbors, Minnesota
Susquehanna Bancshares, Inc., Lititz, Pennsylvania
Talbot Bancshares, Inc., Easton, Maryland
Team Financial, Inc., Paola, Kansas
Tescott Bancshares, Inc., Tescott, Kansas
Texas Bankers, Inc., Austin, Texas
Trinity Capital Corporation, Los Alamos, New Mexico
U.S. Bancorp, Minneapolis, Minnesota

Umpqua Holdings Corporation, Roseburg, Oregon
Valley Financial Corp., Caro, Michigan
Wachovia Corporation, Winston-Salem, North Carolina
Wells Fargo & Company, San Francisco, California
Whitewater Bancorp, Inc., Whitewater, White Water, Wisconsin
WJR Corp., Rancho Santa Fe, California
Yardville National Bancorp, Hamilton, New Jersey